

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Steven G. Mercer
Debtor

Case No. 16-00577-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jun 14, 2021

User: AutoDocke
Form ID: 3180W

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Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2021:

Recip ID	Recipient Name and Address
db	#+ Steven G. Mercer, 118 Swartz St, Dunmore, PA 18512-1951
4751267	+ Joanna Mercer, 330 W. Main St., Dalton, PA 18414-9558
4751268	Joanna Mercer, 330 W. Mercer, Dalton, PA 18414
4751269	+ Lanoka Harbor Marina, 888 Bay Way, Lanoka Harbor, NJ 08734-1900
4751270	+ Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
4766026	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
4751272	+ Steven G. Mercer, 805 Poplar St., Clarks Summit, PA 18411-1745
4760489	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013
5375614	+ Wells Fargo Bank, N.A., c/o Mario Hanyon, Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Lauren, NJ 08054-1218

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: camanagement@mtb.com	Jun 14 2021 19:10:00	M&T BANK, PO BOX 767, BUFFALO, NY 14240
4751263	+ EDI: CAPITALONE.COM	Jun 14 2021 23:03:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
4767004	EDI: CAPITALONE.COM	Jun 14 2021 23:03:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4751264	EDI: DISCOVER.COM	Jun 14 2021 23:03:00	Discover, P.O. Box 30943, Salt Lake City, UT 84130
4751265	EDI: DISCOVER.COM	Jun 14 2021 23:03:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
4754827	+ EDI: DISCOVER.COM	Jun 14 2021 23:03:00	Discover Bank, Discover Products Inc, POB 3025, New Albany Ohio 43054-3025
4751266	+ EDI: CITICORP.COM	Jun 14 2021 23:03:00	Home Depot Credit Services, PO Box 790328, St Louis, MO 63179-0328
4861688	+ EDI: IRS.COM	Jun 14 2021 23:03:00	Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346
4751271	Email/Text: camanagement@mtb.com	Jun 14 2021 19:10:00	M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221
4787630	+ EDI: MID8.COM	Jun 14 2021 23:03:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
4801559	EDI: PRA.COM	Jun 14 2021 23:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4751273	EDI: RMSC.COM	Jun 14 2021 23:03:00	Synchrony Bank/HH Gregg, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

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4751274	EDI: TFSR.COM	Jun 14 2021 23:03:00	Toyota Financial Services, Attn: Bankruptcy Dept., P.O. Box 8026, Cedar Rapids, IA 52408
4789505	+ EDI: WFFC.COM	Jun 14 2021 23:03:00	WELLS FARGO BANK, N.A., MAC F8235-02F, PO BOX 10438, DES MOINES, IA 50306-0438
4751275	+ EDI: WFFC.COM	Jun 14 2021 23:03:00	Wells Fargo, P.O. Box 94435, Albuquerque, NM 87199-4435
4751276	+ EDI: WFFC.COM	Jun 14 2021 23:03:00	Wells Fargo Bank, N.A., Attn: Bankruptcy Dept., MAC #D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
4751277	EDI: WFFC.COM	Jun 14 2021 23:03:00	Wells Fargo Financial, One Home Campus, Des Moines, IA 50328-0001
4751278	+ EDI: WFFC.COM	Jun 14 2021 23:03:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2021 at the address(es) listed below:

Name	Email Address
Douglas J. Smillie	on behalf of Creditor M&T BANK dsmillie@flblaw.com ccharlton@flblaw.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Joseph P Schalk	on behalf of Creditor Wells Fargo Bank N.A. joseph.schalk@usdoj.gov, ustpreion03.ha.ecf@usdoj.gov
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank N.A. wbcef@brockandscott.com, mario.hanyon@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Tullio DeLuca	on behalf of Debtor 1 Steven G. Mercer tullio.deluca@verizon.net
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

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Information to identify the case:

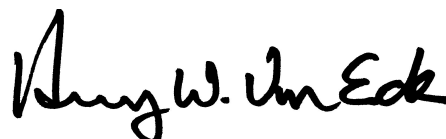
Debtor 1	Steven G. Mercer	Social Security number or ITIN	xxx-xx-1807
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:16-bk-00577-HWV			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven G. Mercer
aka Steven G.D. Mercer, aka Steven David
Mercer, aka Steven Mercer

6/14/21**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Christina Kovach, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>
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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.